



Handwritten signature

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February 22, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 09/723,324
Inventor(s): Isaac et al.
Filed: November 27, 2000
For: PERSONALIZED ACCOUNT MIGRATION SYSTEM
AND METHOD
Attorney Docket No. 00-40323-US (500323.20001)

Dear Sir:

Enclosed are the following in connection with the above-referenced application:

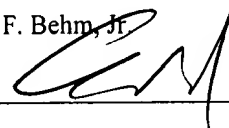
1. Amendment and Response;
2. A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

No fee is believed to be due, however, the Commissioner is hereby authorized to charge any deficiency or credit any overpayment in the enclosed amount to Deposit Account No. 18-0586.

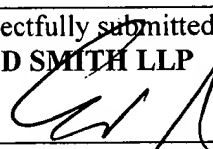
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Date of Deposit February 22, 2006

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" on the date indicated above and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name: Edward F. Behm, Jr.

Signature 

Respectfully submitted,
REED SMITH LLP


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PHLLIB-888750.1-EFBEHM



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Isaac et al. : Group Art Unit: 5536
U.S. Application No.: 09/723,324 : Examiner: Duong, Thomas
Filing Date: 11/27/2000 : Docket No.: 00-40323-US

For: PERSONALIZED ACCOUNT MIGRATION SYSTEM AND METHOD

AMENDMENT AND RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

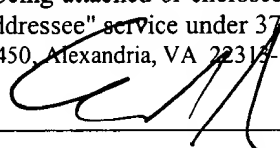
In response to the Office Action dated November 30, 2005, Applicants respectfully request reconsideration of the above-identified application for the reasons set forth herein. The three-month shortened statutory period for response is set to expire on February 28, 2006. Accordingly, the present Amendment and Response is deemed to be timely filed.

Should there be any fees due and owing, or being paid in excess of any required amount, with respect to this application, the Examiner is authorized to charge such fees or to credit such overpayment to deposit account no. 18-0586.

**CERTIFICATE OF MAILING
UNDER 37 C.F.R. 1.1.0**

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Name: Edward F. Behm, Jr.

Signature: 

Date: February 22, 2006

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